

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: LACLAIRE, KATHLEEN M. § Case No. 09-70638
§
DUBACH, KATHLEEN M. §
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on February 26, 2009. The undersigned trustee was appointed on June 08, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 7,003.78

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>12.50</u>
Bank service fees	<u>163.41</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>6,827.87</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/12/2009 and the deadline for filing governmental claims was 08/25/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,450.38. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,450.38, for a total compensation of \$1,450.38. ²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/06/2012 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-70638

Trustee: (330420) JAMES E. STEVENS

Case Name: LACLAIRE, KATHLEEN M.

Filed (f) or Converted (c): 02/26/09 (f)

§341(a) Meeting Date: 04/02/09

Period Ending: 02/06/12

Claims Bar Date: 08/12/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	907 Old Oak Circle, Algonquin, IL Divo, agreemen	170,000.00	0.00	DA	0.00	FA
2	Wallet cash.	10.00	0.00	DA	0.00	FA
3	Chest of Drawers and bookshelf and virtually not	50.00	0.00	DA	0.00	FA
4	Necessary wearing apparel.	50.00	0.00	DA	0.00	FA
5	Ring	100.00	0.00	DA	0.00	FA
6	Divorce settlement agreement requires ex-husband File is date ahead until January 31, 2011 for \$7,000.00 final payment from former husband	14,000.00	14,000.00		7,000.00	0.00
7	1999 Jeep Cherokee (damaged in accident)	2,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		3.78	FA
8	Assets Totals (Excluding unknown values)	\$186,210.00	\$14,000.00		\$7,003.78	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 31, 2011

Current Projected Date Of Final Report (TFR): February 6, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70638
Case Name: LACLAIRE, KATHLEEN M.

Trustee: JAMES E. STEVENS (330420)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****86-65 - Money Market Account
Blanket Bond: \$372,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***0177
Period Ending: 02/06/12

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
12/22/09	{6}	M. Dubach	marital settlement payment	1129-000	7,000.00		7,000.00
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		7,000.07
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.27		7,000.34
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		7,000.60
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,000.91
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		7,000.95
04/06/10		Wire out to BNYM account 9200*****8665	Wire out to BNYM account 9200*****8665	9999-000	-7,000.95		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-7,000.95	0.00	
Subtotal	7,000.95	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,000.95	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70638

Case Name: LACLAIRE, KATHLEEN M.

Taxpayer ID #: **-***0177

Period Ending: 02/06/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****86-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****8665	Wire in from JPMorgan Chase Bank, N.A. account *****8665	9999-000	7,000.95		7,000.95
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.33		7,001.28
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.42		7,001.70
06/08/10	11001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/08/2010 FOR CASE #09-70638, Bond #016018067	2300-000		6.60	6,995.10
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.40		6,995.50
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.42		6,995.92
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.41		6,996.33
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.38
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.43
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.48
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.53
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.58
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.63
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.68
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.73
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.78
05/31/11	11002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/31/2011 FOR CASE #09-70638, Bond #016018067	2300-000		5.90	6,990.88
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,990.93
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,990.98
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		13.41	6,977.57
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,977.62
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,952.62
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,952.67
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,927.67
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,927.72
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,902.72
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,902.77
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,877.77
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,877.82
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,852.82
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,852.87
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,827.87

Subtotals :

\$7,003.78

\$175.91

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70638
Case Name: LACLAIRE, KATHLEEN M.

Trustee: JAMES E. STEVENS (330420)
Bank Name: The Bank of New York Mellon
Account: 9200-*****86-65 - Checking Account
Blanket Bond: \$372,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-*0177
Period Ending: 02/06/12

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

ACCOUNT TOTALS		7,003.78	175.91	\$6,827.87
Less: Bank Transfers		7,000.95	0.00	
Subtotal		2.83	175.91	
Less: Payments to Debtors			0.00	
NET Receipts / Disbursements		\$2.83	\$175.91	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****86-65	7,000.95	0.00	0.00
Checking # 9200-*****86-65	2.83	175.91	6,827.87
	\$7,003.78	\$175.91	\$6,827.87

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Claims Distribution Register

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Case: 09-70638 LACLAIRE, KATHLEEN M.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
5	06/05/09	100	Wells Fargo Financial Illinois Inc 4137 121st Street Urbandale, IA 50323 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Claim No. 5 is allowed as a secured claim but disallowed for purposes of distribution, the Bankruptcy Code having no provision for payment of secured claims out of the general funds of the Chapter 7 Bankruptcy Estate.	195,547.15	0.00	0.00	0.00	0.00
Priority 100: 0% Paid								

Admin Ch. 7 Claims:

	02/26/09	200	Barrick, Switzer, Long, Balsley & Van Evera 6833 Stalter Drive Rockford, IL 61108 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	2,828.50	2,828.50	0.00	2,828.50	2,828.50
	02/26/09	200	Barrick, Switzer, Long, Balsley & Van Evera 6833 Stalter Drive Rockford, IL 61108 <3120-00 Attorney for Trustee Expenses (Trustee Firm)>	580.00	580.00	0.00	580.00	580.00
	02/26/09	200	JAMES E. STEVENS 6833 Stalter Drive Rockford, IL 61108 <2100-00 Trustee Compensation>	1,450.38	1,450.38	0.00	1,450.38	1,450.38
Total for Priority 200: 100% Paid				\$4,858.88	\$4,858.88	\$0.00	\$4,858.88	\$4,858.88
Total for Admin Ch. 7 Claims:				\$4,858.88	\$4,858.88	\$0.00	\$4,858.88	\$4,858.88

Unsecured Claims:

1	05/21/09	610	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>	11,647.65	11,647.65	0.00	11,647.65	184.92
2	05/22/09	610	Recovery Management Systems Corporation For Capital Recovery II LLC, As Assignee of HSBC Bank Nevada National, 25 SE 2nd A Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	48,726.06	48,726.06	0.00	48,726.06	773.54
3	05/22/09	610	Recovery Management Systems Corporation For Capital Recovery II LLC, As Assignee of HSBC Bank Nevada National, 25 SE 2nd A Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	6,087.45	6,087.45	0.00	6,087.45	96.64

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Claims Distribution Register

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Case: 09-70638 LACLAIRE, KATHLEEN M.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
4	06/01/09	610	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221 <7100-00 General Unsecured § 726(a)(2)>	3,016.31	3,016.31	0.00	3,016.31	47.88
6	06/08/09	610	Sprint Nextel Correspondence Attn Bankruptcy Dept PO Box 7949 Overland Park, KS 66207-0949 <7100-00 General Unsecured § 726(a)(2)>	90.37	90.37	0.00	90.37	1.43
7	07/09/09	610	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	16,331.28	16,331.28	0.00	16,331.28	259.26
8	07/20/09	610	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809 <7100-00 General Unsecured § 726(a)(2)>	13,758.82	13,758.82	0.00	13,758.82	218.43
9	07/20/09	610	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809 <7100-00 General Unsecured § 726(a)(2)>	13,198.39	13,198.39	0.00	13,198.39	209.53
10	08/11/09	610	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. c/o Hsbc Bank Nevada, N.a,POB 41067 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)>	11,172.35	11,172.35	0.00	11,172.35	177.36
Total for Priority 610: 1.58753% Paid				\$124,028.68	\$124,028.68	\$0.00	\$124,028.68	\$1,968.99
Total for Unsecured Claims:				\$124,028.68	\$124,028.68	\$0.00	\$124,028.68	\$1,968.99
Total for Case :				\$324,434.71	\$128,887.56	\$0.00	\$128,887.56	\$6,827.87

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-70638

Case Name: LACLAIRE, KATHLEEN M.

Trustee Name: JAMES E. STEVENS

Balance on hand: \$ 6,827.87

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5	Wells Fargo Financial Illinois Inc	195,547.15	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,827.87

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,450.38	0.00	1,450.38
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	2,828.50	0.00	2,828.50
Attorney for Trustee, Expenses - Barrick, Switzer, Long, Balsley & Van Evera	580.00	0.00	580.00

Total to be paid for chapter 7 administration expenses: \$ 4,858.88

Remaining balance: \$ 1,968.99

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,968.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,968.99

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 124,028.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 1.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	11,647.65	0.00	184.92
2	Recovery Management Systems Corporation	48,726.06	0.00	773.54
3	Recovery Management Systems Corporation	6,087.45	0.00	96.64
4	Roundup Funding, LLC	3,016.31	0.00	47.88
6	Sprint Nextel Correspondence	90.37	0.00	1.43
7	American Express Centurion Bank	16,331.28	0.00	259.26
8	FIA CARD SERVICES, NA/BANK OF AMERICA	13,758.82	0.00	218.43
9	FIA CARD SERVICES, NA/BANK OF AMERICA	13,198.39	0.00	209.53
10	PRA Receivables Management, LLC	11,172.35	0.00	177.36

Total to be paid for timely general unsecured claims: \$ 1,968.99

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00